



VENDOR ENTREPRENEURSHIP ANTHOLOGY



# GROUND COVER

NEWS & SOLUTIONS FROM THE GROUND UP

FALL 2017

\$10



Your donation directly benefits the vendors.  
Please buy only from badged vendors

[www.GroundcoverNews.org](http://www.GroundcoverNews.org)





## GROUNDCOVER

VENDOR ENTREPRENEURSHIP  
ANTHOLOGY

INSIDE:

SECTION ONE  
Groundcover Successes  
page 2SECTION TWO  
Vendor Entrepreneurship  
page 7SECTION THREE  
Innovation & Empowerment  
page 18GROUNDCOVER  
MISSION:*Creating opportunity and a voice for low-income people while taking action to end homelessness and poverty.*Susan Beckett, Publisher  
contact@groundcovernews.comLee Alexander, Editor  
c.lee@groundcovernews.com

Andrew Nixon, Associate Editor

## Contributors

Paula Anderson  
Ben Basset  
Susan Beckett  
Pauline Burnat  
La Shawn Courtwright  
Elizabeth "Lit" Kurtz  
Miriam Lindsay  
Angie Martell  
Gretchen Mason  
Olivia Perfetti  
Madeline Strong Deihl  
Eddy Powell  
Lisa Powers  
Kevin Spangler  
Darryl Wallender  
Matthew White  
Joe Woods

www.groundcovernews.org

facebook.com/groundcover  
423 S. 4th Ave, Ann Arbor  
734-707-9210

## Groundcover News – a form of microcredit for independent entrepreneurs

by Susan  
Beckett  
Publisher

Originally published July, 2010.

"Real Change! Real Change!" exclaimed the man on the Seattle sidewalk as I passed through the supermarket doors. I was confused. Did he think I'd be giving him slugs? Upon learning he was homeless and offering to sell me a newspaper, I eagerly traded my dollar for his paper and had an aha moment – this was a brilliant application of

microenterprise here in the United States!

Twenty years of working on solutions to global poverty familiarized me with microcredit projects of many forms. The Grameen Bank and its founder, Mohammed Yunus, became famous when it won the Nobel Peace Prize, yet it was a Kenyan micro-lender, Jamii Bora, that sprang to my mind.

After a couple of years of lending money to the very poor so they could start their own small businesses, Jamii Bora experimented with offering beggars small items like ribbons they could sell instead of begging. It was immediately apparent that most people preferred selling to begging and many of them went on to become successful entrepreneurs. Joyce Wairimu eventually opened six businesses and now employs many of her

former colleagues. Wilson Maina, once a thief, now owns four businesses. He scours the streets for boys like him and has convinced hundreds to get started in a business instead of stealing. In 1999, Jamii Bora started with loans to 50 beggars in one of the worst slums in Nairobi. By the end of 2007, they had 170,000 savers and 60,000 borrowers.

Microcredit offers the poorest of the poor a chance at economic self-sufficiency. For many it is a path of redemption; an opportunity to overcome poor choices made or circumstances thrust upon them earlier in their lives. They have a saying at Jamii Bora: "We have fast climbers out of poverty and we have slow climbers, but everyone is a climber." That's my wish for this newspaper: that it provides an economic toehold for our vendors to use in their climb, and the wisdom and awareness we as a community need to nurture their efforts.

## More than selling papers

by Olivia Perfetti  
U-M Student Contributor

Originally published February, 2016.

Every single person on this planet has a story. People interact in many ways, but rarely do we have the chance to learn things about people below the surface level. Sometimes, though, all it takes is a simple conversation.

How much do you know about the person who sold you this newspaper? Even if you talked for a couple minutes, there's still more to learn. Here's a little about two of Groundcover's vendors and the work they do.

Some vendors have worked for Groundcover for years. I interviewed Lit Kurtz, who started selling papers in 2013. Over the last several years, Lit has learned the ins and outs of selling and has planned out a solid working schedule.

"Much of it is different from when I first started. When I first started there was no rhyme or reason,"

said Lit. "I would get up and stand in different corners. Now I sell in [the same place] most days. I sell [there] from about 8-9:30 and then move further into town. And then I go back to sell in the evenings. I'm a writer.

"[Being an independent contractor] gives me time to do my writing and work on some other projects. I'm trying to put out a rap album. But every day I try to get out and sell. I sometimes don't when it's raining; [instead] I do office work. I write and try to get my eBay business up."

Selling newspapers efficiently is clearly a skill, and one that this particular vendor has gotten better at over time. Participating in workshops with Joe Woods, another experienced vendor who is now also the sales coordinator, has also been helpful to Lit.

"Since I've worked with Joe, my approach is different. My sales grew dramatically when I started asking [direct questions]. I might say different things: *have you gotten the paper yet, do you know about Groundcover, may I ask you a question?*"

Unfortunately, not everybody responds



Despite grappling with episodic homelessness, Lit shares her perspectives as an author and videographer.

politely to these questions.

"Most people ignore me," said Lit. "A lot of people say 'No, thank you.' A few people imply that I'm not actually working. For the most part, though, the response is pretty nice. I think we've come to a place where people aren't that mean anymore. It's just really bad when people ignore me."

The impoliteness may partly result from ignorance and society's lack of understanding of homelessness.

"In all fairness, I don't think some people have a sense of the direction homeless aid should be going," said Lit. "The whole mindset has to shift. I think

see BEYOND PAPERS, page 4

## Local heroes respond to International Vendor Week

by Susan Beckett

Originally published February, 2016.

The determination and zeal of one person can certainly make a difference within a community. This lesson was driven home to me last month as I was sinking into despair over my perceived powerlessness to change the course of self-destruction on which it seems our state and national leaders are set.

One person, Groundcover News vendor Lit Kurtz, heard about International Vendor Week and set forth with a great vision. She dipped into her bag of school teacher tools and called for a county-wide Drop Everything And Read (D.E.A.R.) of Groundcover News. She personally enrolled several local businesses and the St. Mary Small Church Community to participate in a February group reading session. Other plucky supporters may read this and initiate a reading within their own groups, and perhaps this will build so that next year it will be observed schoolwide and beyond. Many new eyes will be opened to the realities of poverty and possibilities for action as a result of this.

Lit also set about arousing the opportunities for local businesses to show their support for Groundcover News vendors by purchasing ad space in the newspaper in honor of Vendor Week. Seven chose to do so, nearly all as a result of Lit's personal requests. She has inspired me and opened other vendors' eyes to the possibilities of selling ads (for which they receive commissions). Next year she hopes to see whole pages of ads devoted to vendor appreciation.

Inspired by her example, several of us approached the Ann Arbor City Council and Mayor about issuing a resolution of support for Groundcover News vendors at the start of February. Councilman Warpehoski and Mayor Taylor quickly agreed to help with this and Mayor Taylor also accepted our request to be a guest vendor on the first of February.

I can't tell you how affirming all this support is to the people who sell Groundcover News. To know that they are valued members of the community – offering an appreciated service – bolsters them against the slurs and taunts to which they are occasionally subjected. It gives them the courage to dream bigger and find ways to improve their situations. It instills pride.

And it should be noted that this chain of events was possible because of the actions of another individual – a local landlord who made it easy for Lit to rent from him. With the ensuing stability, she was able to concentrate on making a larger difference. His actions, in turn, sprang from those of his daughter – a local student who buys Groundcover regularly and shared about it with her father.

So many people around the area have contributed to the survival and security of our less fortunate neighbors, and it is paying dividends. It appears that enough people have been housed that the Delonis Center's Warming Center and Rotating Shelter program will be sufficient to accommodate those needing emergency overnight shelter this winter, and the emergency overflow shelters hosted by area churches will not be needed.

Some of the people who have gotten housing, like Lit, are making strides contributing to their workplaces and communities. And I'll sustain myself with that this month.



Vendor Lit Kurtz selling with Mayor Christopher Taylor, February 2016.

## Ann Arbor Designates Vendor Week

*Proclamation by Mayor Christopher Taylor, February 1, 2016*

WHEREAS, the City of Ann Arbor is dedicated to the well-being of all its citizens and committed to eradicating poverty and homelessness in our community; and

WHEREAS, the first week of February is International Street Newspaper Vendor Week; and

WHEREAS, the presence of street newspaper vendors in all kinds of weather enriches our community and provides a mechanism for caring individuals to help others get back on their feet; and

WHEREAS, our community's street newspaper, Groundcover News, is a model of its kind, helping numerous individuals achieve stability in their lives while also giving voice to those individuals and to all who work toward our common goals of social justice and economic fairness,

NOW THEREFORE, I, Christopher Taylor, Mayor of Ann Arbor, Michigan, do hereby proclaim February 1-7, 2016, as Ann Arbor Street Newspaper Vendor Week, and hereby recognize and declare our community's appreciation and support for the people who sell our street newspaper, Groundcover News.

## Vendor Week 2016 recap

by Elizabeth "Lit" Kurtz  
Groundcover Vendor #157

Originally published March, 2016.

The first week of February 2016 – International Street Paper Vendor Week – was one of the best for Groundcover News. From Ann Arbor Mayor Christopher Taylor's proclamation of support for Groundcover [see above] to participation in D.E.A.R. (Drop Everything and Read), we had a ball. Even on short notice, the Small Church Community (SCC) from St. Mary's Student Parish participated in a group reading of Groundcover News. They also placed a special ad in the paper.

Local businesses also placed ads specifically to congratulate vendors. Some vendors received monetary gifts or gift cards from their customers. One customer gave any vendor with a balloon a \$10 bill!

International Street Paper Vendor Week happens every year during the first week of February. It is designed to not only bring awareness of the paper to the general public, but also as an opportunity for vendors to feel appreciated for the work we do. It renews our spirits and gives us the added momentum we need to continue. While this year's Vendor Week was great, we're hoping next year will be even more spectacular.



## Workshop series to empower writing and achieving life goals

by Madeline Strong Diehl

Groundcover Contributor and  
Workshop Coordinator,  
and Susan Beckett

*Originally published July, 2017.*

Groundcover News just launched a two-month writing workshop called “Celebrating Our Right to Write” as part of our efforts to empower more vendors to write articles, and to provide support for our regular vendor contributors to take their writing and lives to the next level.

“Groundcover News provides me with a way to earn enough money to make a living, pay my bills, and live in somewhat stable housing,” explained Lit Kurtz, who has published dozens of articles and essays in Groundcover. Lit previously worked for many years as an elementary schoolteacher in Detroit before being laid off in 2012. She exhausted her unemployment benefits while trying to find another job. Finally, she moved to Ann Arbor in the fall of 2013 and spent all her retirement money on temporary housing and living expenses while she established herself here and became proficient at selling Groundcover.

Now Lit’s ambition is to earn more of her income from writing. “I was just

reading the articles and books out there and I thought, *I can write something as good as this or better*,” she explained. She thinks she has a valuable story to tell as an African-American woman who has personal insights into issues like unemployment, the public education system and conscious and unconscious bias.

Susan Beckett, publisher, stated that the “Celebrating Our Right to Write” workshop is a natural outgrowth of Groundcover’s mission to help bring about social change through giving voice to the feelings and experiences of marginalized people in the community.

“A new means of perception opened up to me when Hugh Shirato, MSW, shared in the workshop that he learned to observe and meditate by imitating his dog,” said Beckett.

“If he perked up his ears, I listened in that direction, too. If he sniffed, I did, too,” said Shirato.

Shirato’s statement that as an Asian in a white community, he always felt like

about homelessness so you can begin to shed some of the stereotypes that exist,” she said.

When I asked Lit about the relationships she has formed as a result of Groundcover, she replied: “We’re pretty much a family. We have bonds here. It hasn’t come easy. We’ve lost people. We lost someone recently; she just passed this year. And she was part of our family.”

While many members of the Groundcover family have been around for years, other vendors have joined quite recently. Kevin Spangler has been a vendor for Groundcover for about two months. He found out about Groundcover from other vendors several years ago, and he has recently found time to sell newspapers and also write for Groundcover between his three other jobs. Kevin washes dishes at Mezzevino restaurant four days a week and also works at Silvio’s Organic Ristorante and Pizzeria three days a week. When he has time in the day, he does construction work for a client who is remodeling a house.

Most days for Kevin begin at five or six

“the other,” led local writer and mental health advocate Madeline Strong Diehl to respond that those feelings are a rich source of material for writing and that doing so is an opportunity to speak against that voice.

Beckett was also impressed with Diehl’s techniques for overcoming writer’s block and the fear of making mistakes, as these are often significant impediments to new writers. Beckett had been looking for a way to empower vendors to write more articles for the paper when Diehl approached her to see if Groundcover News might be interested in offering a therapeutic writing workshop similar to one Diehl designed and led for veterans with mental illness last winter.

Diehl says she made the decision to lead such workshops after her “extremely fulfilling” experience working with veterans.

“Before I took Madeline’s workshop (for veterans), I was an empty shell going nowhere except the couch,” said

in the morning at the shelter where he sleeps. Kevin’s morning routine consists of breathing exercises, prayer and motivational videos on YouTube. On a “Groundcover day,” Kevin heads over to the farmers’ market between seven and eight to sell newspapers. He does what he can to stay warm: sometimes push-ups, lunges and squats.

“It’s pretty slow for the first few hours. For the first hour I go around and scope out the best vegetables of the venue. Sometimes you get good deals if you wait until the very end,” Kevin said.

Kevin usually sells newspapers until two or three in the afternoon, or until he runs out of papers. He said he works hard to provide for the baby that he and his girlfriend, Cynthia – also a Groundcover vendor – had recently. Kevin met Cynthia while working as a marketer for Liberty Tax. Kevin jokes that he played the role of Uncle Sam, while Cynthia was Lady Liberty.

As for Groundcover, “I decided to get into it because I have sold things in the past and I thought this was a great avenue for me. The writing part was an accident,” Kevin said. He went on

Ann Whaley. “Madeline’s workshop gave my life purpose and I am finally beginning to feel entitled to pursue my dreams.” Whaley’s dreams include getting off disability and becoming an art therapist – which she’s actively pursuing by applying to a master’s program and preparing writing samples.

Whaley says she particularly benefitted from Diehl’s emphasis on using writing to take care of herself and her mental health. “Madeline repeats again and again that our healing is more important than anything we could ever write, no matter how profound it might be,” said Whalen.

Diehl begins each workshop by leading her students in mindfulness exercises (to help them relax and focus), gathering their blessings, and making positive affirmations to turn around negative thinking. Students are discouraged from trying to write about any traumatic life experiences before they learn how to use writing as a grounding, healthy spiritual practice. Students also compile a list of contacts in case they become emotionally triggered by negative memories and thoughts while writing.

While Diehl is not a licensed therapist, her status as a peer – someone with a diagnosis of mental illness – makes her

see **WORKSHOP**, page 6

to suggest volunteer opportunities.

“Bringing in food for the vendors or putting advertisements in the newspaper for your local business can go a long way.”

Kevin has other goals besides providing for his baby. For one, he aims to become an impactful motivational speaker. Kevin thinks that too many people think they’re not good enough. He believes that if people were more confident in their abilities, they would make better decisions and succeed more often. He lives by “kaizen,” a Japanese word that means constant and never-ending improvement. Kevin is planning to enroll in Washtenaw Community College, and hopes to study psychology at the University of Michigan in order to help people change themselves for the better.

Behind the paper you now hold in your hands is a whole community of individuals with fascinating life stories, and hearts full of desires and dreams. Next time you purchase an issue of Groundcover, consider aspiring to learn something new about your vendor. The encounter surely will enrich both your lives.



## Writing brings healing and hope for workshop participants

by Madeline Strong Diehl

*Originally published September, 2017.*

After a two-month therapeutic writing workshop, entitled “Celebrating Our Right to Write,” three Groundcover News (GCN) vendors report that journaling and discussing their life stories together has helped them take charge of their lives in new and positive ways. The three goals of the workshop were to teach students how to use journaling and writing to maintain their mental health; to heal from trauma; and to reclaim their dreams and start working towards them.

A total of six GCN vendors attended at least one meeting during the program, and three of those attended regularly. (About eight other vendors also participated in two sample workshops last spring while the program was being developed.) All three regular attendees agreed that journaling, meeting together in the workshop and working one-on-one with coaches has had a major, positive impact on their lives.

“I’m at a fork in the road with my life, and the workshop helped me realize that I’ve been fooling myself and going down a bad path that won’t lead to success,” explained Matthew White. “Everyone in the workshop helped me see that I can make choices in my life, and I’ve decided I want to do whatever it takes to have a good life.” Matt added that journaling “helped me straighten out my thoughts on a piece of paper and make realistic goals.”

The workshops always started with a routine of meditation, collecting blessings, and positive affirmations. Matt said he now can recognize when he’s starting to have negative thoughts about himself, and regularly uses positive affirmations to turn his thoughts around. He also says the element of self-expression was very important to him; to be able to let other people know a little bit about who he is through his poetry.

From the beginning, students were told that the workshop wasn’t just about writing – it is about using journaling and writing as a way to heal. Once Joe Woods started journaling regularly, he achieved a deep understanding of his life for the first time – and this has also helped him to glimpse the path to lasting healing.

“It was a bitter pill to swallow, but I figured out how my whole life got so messed up,” explained Joe. Joe is sales manager for GCN, and because of his leadership and people skills, he’s been told by many people – including GCN publisher Susan Beckett – that he could obtain and succeed at a job that pays a much higher salary. Joe says he intends to continue journaling and seek professional support so he can heal and chart a new path for his future – a path that might include escaping life on the financial edge.

However, Joe added, “I like doing what I do to show the younger generation, and people in general, that you can get your money legally, no matter what. You don’t have to beg, steal or sell drugs and you can still have your dignity and earn money even if you have to think outside the box [by working for a street newspaper or at another unusual job].”

One of the central focuses of the workshop was to encourage participants to give themselves permission to dream and work towards those dreams. Many GCN vendors are not in stable housing, and must scramble on a day-to-day basis for food, water, clothing and other basic needs. This daily high-stakes struggle leaves almost no room to dream, let alone time for figuring out how to build a solid foundation for financial and emotional stability. All three regular workshop participants agreed that the main benefit of the workshop was the time and space it gave them to reflect on their lives, goals and dreams.

For Lit Kurtz, one of GCN’s most prolific authors, the workshop provided the affirmation and encouragement she needed to believe she can write a successful memoir and become a professional writer. “I was already planning to put my best essays together into a book, but the workshop helped give me time and focus to work on it, and the support and confidence I need to follow



Some of the Right to Write workshop attendees, facilitator Madeline Diehl and therapist Hugh Shirato get their thoughts on paper at the first of five group sessions.

through,” Lit explained.

Lit added that the program’s benefits went beyond emotional support, because she was able to get one-on-one coaching about the writing profession from local author Lisa Powers.

All three workshop participants said that the workshop was instrumental in helping them feel more hopeful about their lives because it provided a place for them to take care of their emotional and spiritual needs in a way that is not available anywhere else in their community.

“We don’t have a space in our lives where we can vent or express our true feelings with each other,” said Kurtz. “This is one of so many essential but unrecognized needs that our society is not providing for people who are homeless. Society keeps talking about homelessness as a ‘crisis,’ but it’s way past that now. It’s an emergency and

an epidemic – you’d think there are enough of us now that society would acknowledge that we need to train specialists who can deal holistically with our particular problems – doctors, psychiatrists and social workers who are trained to understand what living on the street is like. And most of all, we need to be able to feel we belong and can make meaningful contributions to our community. Groundcover News provides part of that for me but homeless people need much more if we are ever going to survive and find a way out – a way to live a secure life of dignity.”

*Editor’s Note: Groundcover News is in the process of planning public readings of works by these and other vendors. The first reading will likely be on November 1 at Cultivate Coffee and Tap House in Ypsilanti and the second will be on November 9 at Bookbound in Ann Arbor. Check our Facebook page (or that of the venue) for more information.*

## Coming out of the wilderness



by La Shawn  
Courtwright

Groundcover  
Vendor #56

*Originally published February, 2017.*

There are many facets to self-well-being. What I intend when I say this is: we are all at some point at the forefront of change, transitioning day-by-day further into newfound choices. Growing in life takes courage to be mindful of what it is and has been – to come out of the wilderness of unsurety to certainty.



## Writing coach sees dream come to fruition

by Lisa Powers

Groundcover Contributor

*Originally published September, 2017.*

I had been living out-of-state for nearly a decade when I moved back and discovered Groundcover News had hit the ground and was off and running! It makes me proud to see these hard-working distributors – many of whom I recognize as contributors – every time I read the monthly issues and semi-annual “special editions.”

I’m proud of these determined individuals, working their way back into stable housing, and I’m pleased that members of our community pause for a moment on their way to work – or as they dash to catch lunch, or walking to a class at the Y – to buy a paper or donate, to smile and to express how much they care. On my weekday strolls to my campus office, I say hi, make a donation and thank the people who are standing in the hot sun trying to sell just one more paper before they allow themselves a break. I hope they know the people of Ann Arbor are glad they are here.

It wasn’t always the case. I remember that when I worked with homeless individuals on a photography and writing workshop called “Photovoice,” 20 years ago this summer, our community had a harsher attitude toward the homeless. There was a movement to drive them out of downtown, and into a new shelter that was planned for the outskirts of a nearby township – a long way from the streets where they had some hope of making a small living, where they could meet friends and help each other out and eat a daily breakfast at St. Andrew’s Episcopal Church, which still provides that healthy, wholesome start to the day for hundreds of our most vulnerable.

The September 1997 edition of the former monthly alternative newspaper,



Workshop staff and participants, front to back: Madeline Strong Diehl, Joe Woods, Susan Beckett, Lisa Powers, Lit Kurtz, Hugh Shirato and Matt White.

*Agenda*, featured both the political struggle over where to place the new shelter and a piece I wrote about the Photovoice workshop “Language of Light,” which I co-led with Photovoice creator Dr. Caroline Wang, a U-M Public Health professor at the time. The project was funded by a small but life-changing Michigan Council for the Arts & Cultural Affairs grant. The Photovoice workshop taught nearly a dozen men and women from the homeless shelter how to take photographs and write about them, as a means of documenting their lives. The technique, widely practiced now but new then, has since helped thousands of people around the globe to gain a voice and means of expression typically unavailable to them, as members of minority or stigmatized communities.

My hope in holding the Photovoice workshop 20 years ago was to build the skills of photographers who could then contribute to a newsletter for the homeless to publish – a dream that dur-

ing my absence became Groundcover News. Returning to this town which I’ve been blessed to call “home” since 1981, I was grateful to be back to a place where all members of our society are valued and respected.

Then something equally wonderful happened – my friend Madeline Strong Diehl devised a holistic writing approach that she hoped to teach to individuals who worked for Groundcover – as both a way to encourage their writing and to guide them in learning how writing can be a healing act, too, when practiced in a mindful, appreciative way.

She asked me and several other mutual friends to help her with the workshop, as writing coaches, and throughout the past several months I’ve been honored that a handful of students trusted us with their stories, some of which they are willing to share with Groundcover audiences, too. (Watch for some in this and the fall issues of Groundcover as the workshops wrap up.)

by Hello Faz Pizza (named for Faz Husain, a well-known and well-loved local businessman who died in 2006 and left the business in the hands his wife Nikki and son Ali).

“Donating our pizza to the workshop students is very much in line with our mission of helping improve our community,” explained Ali. “Whenever a homeless person used to come through the door and ask for work, my father often tried his best to give them a job right on the spot. And it usually worked out for us, in the sense that the person turned out to be a valuable member of our team. My father was committed to improving the lives of his fellow com-

I was introduced to Matt, a young man who spun out a poem in his first workshop. It could have been a song, it was almost danceable with a strong pulse. I wasn’t sure where I could improve his work – if all the students were this expressive, my volunteer work as a writing coach would be easy, I thought. My instinct was to encourage Matt to keep writing – and keep dreaming, as his poem was a reminder to play and to aim high.

Later, I started coaching a frequent contributor to Groundcover – appropriately named “Lit,” which I immediately imagined must stand for “Literature,” so articulate and eloquent she was. She hoped to gain an editor for her collection of pieces, which she dreamed of assembling into a book so more people could learn her story and the inspiration it holds, and I raised my hand to help be her guide.

Another writer, Joe, had leadership quality written all over him, and in fact he holds a manager position with the paper. He’d only begun to experience the potency of writing, and the memories it brought up kind of shook him up, but he was determined to keep writing and healing. “He’s on his journey,” I thought the last time I ran into him selling Groundcover, still very excited about the potential for writing to change his life.

We’ve only just started down the path beyond the workshop’s introductory phase, but I look forward to seeing Lit’s dream come true, and Matt’s continued growth and Joe’s healing through writing. The next time you purchase Groundcover News, remember: you hold the key to many people’s dreams, too. Give them a thumbs-up and an extra dollar or two – it’s money well-spent and encouragement well-deserved. And a little encouragement goes a long way toward healing hurts and moving dreams forward.

munity members, and that’s why we are so thrilled to support Groundcover and its students.”

Funding for the “Celebrating Our Right to Write” project was provided in part through a \$2,000 grant from First Unitarian Universalist Congregation of Ann Arbor. “We provided these funds to shine the light of personal growth and progress into the lives of Groundcover News vendors, whom we meet and talk to on Ann Arbor’s streets,” said Phil Tuchinsky, co-chair of the church’s Jackson Social Welfare Fund Committee.

## Kevin & Boober Tours

### Vendor perspective: Pedicab business up and running

by Kevin Spangler

Vendor #307

*Originally published April, 2016.*

I am finding my way here. I found a great place to stay in Ann Arbor – a perfect location for my pedicab business.

I am in the beginning phase of the best pedicab tour company in Ann Arbor. So far I have the pedicab, which is most important. I have been only doing this for a few weeks so far, cruising around Ann Arbor in my seafoam-green, human-powered taxi.

I have had many riders so far and they’ve been so great, enjoying the pedicab experience.

Riding on a pedicab is different than riding in a car or walking. You just sit back, listen to the music and watch the scenery while I pedal you around beautiful historic Ann Arbor, and I learn about you and you learn a little bit about me. I have even been able to trade services with people in some instances, in place of taking money, and hope to continue using this barter system in the



Kevin worked three jobs and saved all his money so he could start a bicycle-powered cab service and he continues to dream big.

future. Other forms of payment I plan to accept are: cash, credit cards, Bitcoin, artwork, silver, and rCredits (a mutual credit system accepted as currency by local businesses).

The bike is a Main Street Pedicab, made and built in America. I am extremely

pleased with the exceptional quality of the taxi cab. I wanted the best for my patrons. I believe I got the best, while supporting our local American economy.

My overarching pedicab business goals include preventing my fellow patrons

### Pedicab philanthropist

by Gretchen Mason  
Groundcover Contributor

*Originally published July, 2016.*

When you think of great philanthropists of Ann Arbor, more than likely a pedicab driver does not immediately come to mind. Interwoven into the city’s architecture is the work of famous philanthropists; buildings at the University of Michigan proudly bear their names and a world-class hospital that stands next to a beautiful botanical garden create the skyline that reminds us of the generous donations these philanthropists made. However, one of the greatest forms of philanthropy that Ann Arbor holds, I would argue, is not held stagnant in the cityscape, but rather sits behind a set of two wheels and beneath the rim of a Cheshire Cat baseball cap.

Walking down East Liberty on a warm spring night, a friendly guy pulled up to the curb on his pedicab and happily asked if my boyfriend and I needed a

lift to where we were going. Both being “frugal” college students, we smiled back but refused his offer. We were interested in what it would be like to ride in the bright turquoise contraption, but unwilling to cough up the money for the service. With this, we received a wave inviting us into the cab. The driver told us that his rides were free, and solely donation-based. He proceeded to tell us that hopping into the cab would actually help him get business. Little did we know that soon enough, we would be staring at the back of one of the most whole-hearted givers this world has to offer.

Kevin Spangler is the founder of Boober Tours, a local Ann Arbor pedicab service that is donation-based and goes far beyond the simple concept of giving people a lift. After going through a difficult journey that was neither leaving him fulfilled nor letting him fill others in the way he had the capacity to do, Kevin knew that he needed to find a new avenue to give back in the

most meaningful way he could. When I asked Kevin why he started Boober his response was immediate: it was for his son and for himself. Due to his past, Kevin found himself in jail one day, without a license and with a son on the way. During this time, he was able to self-reflect and redefine his spiritual, physical, financial and relational goals. Out of these contemplations, Boober was created. Kevin wanted a way to support his family while simultaneously being able to raise his child with his girlfriend – something that was very important to him.

Today, Kevin works tirelessly each day and all of the money he receives from cab fares goes directly to rent and right back into the business. Currently there are seven other drivers working for him. When I asked him about his work team, Kevin emphasized over and over again his continual gratitude for what his work partners do each day. Even though Kevin is the founder, he treats

from getting behind the wheel while being intoxicated. My short-term pedicab goals are getting on Instagram and Twitter, creating business cards and a website.

I will create and offer multiple planned pedicab tours, including a Slow Food Crawl of the Ann Arbor restaurants that source their ingredients locally, a tour along the Huron River and a tour of the artwork around Ann Arbor.

My long-term business goal is to establish a thriving tour business in Ann Arbor where I teach and train people in transition, like myself, to make a living and support themselves. Job creation is important for our local economy.

Come enjoy a ride on my special pedicab! Come create an experience you will never forget! Let me be your guide to a fun time enjoying our beautiful city while also keeping it green! Like me on Facebook under “Kevin Spangler” to see the pictures and videos of how much fun my customers are already having. Call [734-686-2087](tel:734-686-2087) to schedule a ride or just flag me down if you see me riding toward you.

his fellow drivers as business partners that lift him up each day. Creating these jobs sprang from his goal to create a job for both himself and others that would allow his team to not have to hold multiple minimum-wage jobs, and instead have a stable job that they were passionate about. Kevin doesn’t tell people how to do things; he does it with them.

When I asked Kevin if he ever previously considered himself a philanthropist, he reassured me that that was the plan all along. Going forward, his goal is to make enough money to re-invest in the business and eventually start his own nonprofit that centers on empowering youth that have been in and out of trouble to create more young entrepreneurs and philanthropists. Kevin would act as a mentor and motivational influence as a means to show kids what already lies inside them.

For Kevin, the thing that gets him out

see PHILANTHROPIST, page 8



## Meeting goals – a vendor update

by Kevin Spangler  
Groundcover Vendor #307

*Originally published September, 2016.*

I got a driving under the influence (DUI) citation right around the time I found out I was having a baby at 33 years old. I resisted arrest, which is considered a serious crime – so I was looking at some time in jail. I knew I was having a kid so I decided to just do jail time and not play the probation game for the next five years.

The judge, probation officer and public defender blessed me with a six-month sentence. In that time, I sat down and had time to reflect and rewire my brain to be a positive member of society. My idea was to work for the local pedicab business but they never answered my calls while I was in the shelter. So I worked three minimum-wage jobs and sold Groundcover News to save up to buy my first pedicab in March.

I started out working as much as I could. I was not making any money but I was determined to be successful. I worked long hours every day, giving free rides to everyone who was interested in trying a brand-new business in town. I eventually started making money because I was filling a need for

short transfers around town with an entertainment aspect.

A second chance is what I got with this business. Not having a license and being a convicted felon, the only jobs I could get paid minimum wage. I knew that to take care of my family and for my girlfriend to be able to care for our baby full-time, I had to figure out a way to make a living wage.

I recently signed a lease for a one-bedroom apartment, so now my family can live under one roof. This is a huge milestone – being able to save up enough money for move-in costs and finding someone who will rent to a felon.

I now have seven pedicabs and have created second chances for people in recovery while preventing people from getting behind the wheel after they've been drinking. The premise of my business is that we work on donations and all donations go to grow and expand the business to create jobs for people in recovery.

My collaborative view with the city is a vision of fewer cars in the downtown area. With more and more new housing going up in Ann Arbor, we at Boober Tours are filling a much-needed alternative, fun mode of transportation.

## Giant steps for Boober Tours: vendor's update

by Kevin Spangler  
Groundcover Vendor #307

*Originally published October, 2016.*

Boober Tours is my pedicab company. We drive people around town in our bicycle-powered cabs. We offer campus and city tours as well as rides in specialized pedicabs equipped for karaoke, photo booths and so on. I have been discussing ordinances with City Council, so Boober Tours can work together with the community to keep our streets and patrons safe.

On Thursday, September 15, I moved into a commercial storage building that has an office and a garage to put all my pedicabs in. I had been looking on Craigslist and even driving my pedicab everywhere to try to find a spot, but had no luck until now. The landlord chose me over seven other people who wanted to rent that space.

Being able to show my articles from

In the winter months, I will be in-



Boober Tours leased a commercial storage building to house their seven pedicabs. Kevin showed off one of the cabs sporting advertising.

Groundcover has offered all of their sales team a Financial Empowerment class as part of their Matched Savings program. I jumped on the opportunity to be a part of this class. We are learning about credit repair, saving, how to document spending and allocating your money properly.

Now that I am up to seven pedicabs I need to plan wisely around where money goes, and need savings for repairs since these pedicabs are on the road at least eight hours a day. These Michigan roads put a beating on them. The financial empowerment class is teaching us

vesting, learning and developing a new pedicab at Maker Works, a 14,000-square-foot facility that has all the tools you could dream of and pay just \$90 a month to use. You do have to go through a training course for each

how to set goals, which is very helpful in anyone's spending plan. Goals are so important in everyone's life.

My son, Romando, is six months old. He is crawling everywhere and he is standing up now. His favorite things are my sunglasses and keys. He is very sociable and loves to laugh at everything. He loves riding on the pedicabs with his daddy. He is always the first one to test ride the pedicabs. I can see his genius IQ and his high EQ (emotional quotient) coming out, so I am on pace to meeting my goals.

machine to make sure you know how to use everything properly. I am dreaming of a pedicab with the least amount of maintenance.

Boober Tours – the only way!

## Pedicab philanthropist

continued from page 7

of bed each morning is his family and the ability to put a smile on someone's face each day. As he told me, when you're in the pedicab you cannot help but smile and laugh. Kevin does not charge people, but simply asks for a donation, if the rider so chooses, that is measured by what they thought the ride was worth. Kevin is all about helping people get from point A to point B, whether that is on a warm May evening on East Liberty, or if that means getting back on your feet

after being in and out of youth delinquency centers.

The next time you draw the picture of what philanthropy looks like in Ann Arbor, Michigan, continue to look at the beautiful bell tower and sharp edges of the business school – but don't forget to include the ever-moving man on his bicycle, grin held, and aspirations untethered.

## More on Boober Tours: update

by Kevin Spangler  
Groundcover Vendor #307

*Originally published November, 2016.*

Things are going well with Boober Tours. I just invested in four LED light boxes to mount on the back of the pedicabs. I am going to be working year-round in this business, which frequently means working in the dark at this time of year.

This month I am starting to deliver food for The Brown Jug. My goal is eventually to deliver beer to help prevent people from getting behind the

wheel and injuring someone or getting a DUI when they need to replenish.

Drug and alcohol abuse is a serious issue in today's society. Another of my goals is to revolutionize the drug rehabilitation industry. This will take time. Right now I am building a strong foundation for myself so I can see these goals come to fruition. To overcome my drug and alcohol addictions I used a process called *neuro-associative conditioning*.

This six-step process takes educating yourself to properly follow this process.

This is from the book *Awaken the Giant Within* by Anthony Robbins:

1. Decide what you want and what is preventing you from having it now.
2. Get leverage. Associate massive pain with not changing now and massive pleasure with changing now.
3. Interrupt the limiting pattern.
4. Create a new empowering alternative.
5. Condition the pattern till it's consistent.
6. Test it.

I have taken a class through Groundcover to help me with my budgeting. Seeing how much it helped me out, I have organized some classes for my eight pedicab crew members. The healthier my crew is, the more successful Boober Tours will be.

Now that we are in our new motivational shop, we are working out deals with the nearby yoga studio and gym for all of us to stay fit together, as a team.

Boober Tours – the only way!

## One year later – goals intact despite some course correction

by Kevin Spangler  
Groundcover Vendor #307

*Originally published December, 2016.*

It has been a year since I started working for Groundcover News. It has been the best year of my life. I finally figured out how to build a strong foundation.

The very first article I wrote was about goals and rituals. I introduced the goals that I set and they were some big goals. Sometimes I feel people think my goals are too lofty. I just laugh in my head. You have to set massive, compelling goals to keep you on track.

Goal lists change; some things just don't work out. One goal that did not work out was going to school for 12 years to be a psychologist. My main goal is to revolutionize the drug rehab industry. Since I did not enjoy school, I started a pedicab business in March because I knew it would be difficult finding a job with no license and a criminal record. So I still have the same goals but I have to find a different path.

My goal is to create a drug rehab program that is not just a money-maker (which some are), but usually their success rates are poor. I want to get people back to zero. And teach them how to be entrepreneurs.

Now that my Boober Tours pedicab business has a motivational shop, I teach people how to set goals and work on them every day. This started when I was having difficulties with two of my crew members. I thought and thought about how to handle this situation. I thought about consequences, rules handbooks and everything that I have seen before. I eventually went back



Kevin's deep desire to help people recovering from addiction has changed from traditional rehab to supporting their health and entrepreneurship as pedicab drivers.

to my foundation principle: focus on the negative and get more negative, or focus on the positive and get more positive. So, I came up with this goal class to build stronger crew members because if they are making decisions in line with their goals, I will never have to worry about issues.

This four-step process is from my very first article on goals and rituals and is timely since the New Year is coming up. This is one of the techniques that I use to shape my life for lasting change.

**Step 1:** Select an area in your life you want to improve and describe what that area is currently like for you. Be specific. I will use weight as an example because I used to weigh 300 pounds.

**Step 2:** Write down the rituals that have shaped your current conditions. Be honest. For example, I would wake up each morning and eat a few donuts, 8 eggs and toast. I'd eat deep fried potatoes, fast food, processed foods, I would

eat massive meals right before bed, I drank beer, liquor, wine. I would over-consume every day. Even when I was not hungry I found myself stopping at these horrible fast food places.

**Step 3:** Write down what it is that you want. Be specific. I want a perfect six-pack abdomen, I want to be healthy, I want all the chemicals in my body to be balanced, I want to lose 120 pounds, I want regular bowel movements, I want to learn as much as I can to help me lose this weight, I want to be happy, I want it to be simple.

**Step 4:** Write down rituals that will get you to your compelling vision. What would you need to do differently each day to get what you want? Willpower does not work – rituals last a lifetime. My new ritual lifestyle of eating is: consume high-alkaline fruits only until noon; lunch is 70 percent live greens and veggies, 30 percent carbs such as potatoes or sweet potatoes; dinner is 70

I hope you found this article insightful and something to try instead of the year-after-year failures of the usual New Year's resolutions.

I would also like to thank everyone for their generous donations. I was able to build my pedicab company to seven cabs in seven months and have seen one person get their license back and two people get off probation early. As for me, I have my own place and am paying my debts down every month. I am working on getting my license back, though I owe over \$17,000 in driver's responsibility fees. I used to see getting my license back as impossible but now I see it happening.

Now you've learned a little bit about one of the vendors for Groundcover News. Your donation helps a vendor in transition, like myself, get and maintain housing.

Boober Tours – the only way. If this article inspires you, call for a free ride: [\(734\) 686-2087](tel:7346862087).



## Boober Tours continues to boom: a vendor's update

by Kevin Spangler

Groundcover Vendor #307

*Originally published January, 2017.*

Great things are happening with Boober. I sold my first big chunk of advertising to The Brown Jug, a popular local brew pub – signs on four pedicabs, and all of them are lighted box signs. I am also delivering food for them and, so far, it has been a hit. After we develop and make sure everything is streamlined we will add the Blue Leprechaun to the food delivery service. After that is fully developed, we will add a beer and liquor delivery service. Preventing driving under the influence (DUI) is very important to me. One DUI citation can be a life-changer.

I have been working with United Way on a budgeting class. It has helped me tremendously; I have been saving money consistently and I have earned a match through the Groundcover matched savings program. I have saved well over \$200 and am receiving an additional \$400. I will be using this towards an electric motor for one of the pedicabs so it works better in the snow and expands our delivery radius.

I have seen a huge change in my life from the learning in this class and meeting one-on-one with my United Way financial counselor. I have decided to organize a United Way budgeting class for my motivational shop. I have 15 spots available and the class schedule is the second and fourth Tuesdays in January and February. If you are interested in making a massive positive change in your life, this seems to

## Boober Tours expands through positivity, good decision-making and heavy breathing

by Kevin Spangler

Groundcover Vendor #307

*Originally published April, 2017.*

Everything is coming into focus. I have been meditating every day and only focusing on the positive. When you master focusing on the positive you create a better reality for yourself.

Amazing things are happening with Boober. I have been working diligently on Boober Tours, and when you work every day towards something you



Advertising and food delivery are two of the services Kevin added to Boober Tours.

me one of the first places to start to get your life in order – even if you make over \$100k.

I am trying to raise money for a match program for people as a reward for them practicing how to manage and save money. Having a solid financial plan will reduce stress and empower you to think bigger and pursue activities that you love versus merely doing what it takes to “get by.”

A massive project I will be working on is a Boober app inspired by the Uber model. It is going to bring people together. It is going to help local businesses and create a positive atmosphere

around the city. After the model is created and well-established locally, I will expand to other college towns to create second-chance jobs for people in recovery. Just starting the process is going to cost \$25,000. Some people say that is too much, but to my mind it is the cost of business. What has to be done on a high-quality app takes multiple talented people and a guy to pull it together. I have found that guy – I used to be his waiter at Silvio's pizzeria. So now I am putting a plan together in book form to raise money for this Boober application. If you are interested in being a donor and want to receive a well-conceived plan of how I am going to help

My goals are to operate in Ypsilanti, Saline and Dexter, as well as my current base in Ann Arbor. I met with an investor and went through my pitch – I have four different investment opportunities. At the end of the pitch she said, “I want to just donate this money to you.” She donated half of what the app I am contracting for will cost. I am so grateful.

Sometimes I encounter obstacles but my outlook on obstacles is different. I look at obstacles as a positive sign that you are doing good and the negative energy is trying to knock you off the

country on a massive scale, contact me via [boobertours.com](http://boobertours.com).

If my articles inspire you and you have the helping spirit but don't have enough time to help people, you can always help with your dollars. Your donations help people in need. The two things I am trying to raise money for are the matched-savings program that I plan on doing à la Groundcover – save \$200, receive \$400 – and the Boober app. I will be working very hard on these projects and I would like to have at least one of them finished by spring. Thank you for your generous donations and have a happy new year.

tracks. But the more you stay positive through the negative energies, the weaker they get and the stronger you become. So I look at them as signs that I really am on the right track.

We all know the difference between good and bad decisions. The more good decisions you make, the better your life will be. If you always are only trying to survive on decisions to take advantage of someone in the short term, your short-term advantage actions will not bring you long-term success. Becoming

see BOOBER EXPANDS, page 11

## Boober update – manage the environment

by Kevin Spangler

Groundcover Vendor #307

*Originally published May, 2017.*

Boober tours is poppin' for the spring. The pedicab crew is getting bigger and better. The weather could not be better and the bikes are in perfect running condition.

We just closed another sponsor, Bank of Ann Arbor, and now have 12 cabs sporting advertising. Bloom City Club has four, Blue Leprechaun has two and so does the Brown Jug. Now that we have Bank of Ann Arbor as a sponsor

we can move into a bigger space. The space that we are in is very tight and it is time-consuming moving cabs to complete tasks.

I am excited to finally get back to longer hours of operations. I will be implementing my plan of teaching a spending plan class weekly for my crew.

Apps are very costly to develop and I have been trying to figure out the best ways to complete my goal to have an app that will build community and prevent impaired driving. I finally found the crew to build this amazing app. I

am planning on having the application ready for operation for the students when they come back in fall. I have put together a strategic plan to bring this app that will be focused on making everyone happy and saving lives. This is the short-term goal. I am planting the seeds for the long-term goals and creating a strong foundation to see the fruition of this Monster plan of action.

Sometimes we struggle in a negative mindset. Do you ever wonder why? Look around you. What is your environment? Is there trash around you? Is your car not organized? Is your bed

not made? If this is true, it's time to organize. Take a whole day and meticulously detail everything or pay a cleaner. When this is done, you will have a weight lifted off of you and you will want to maintain that sense of order.

Once you are feeling better about yourself, it is time to help the community. I challenge all of Ann Arbor to pick up five pieces of trash for five days. This simple act will clean our communal environment and the environment of our minds.

## Groundcover – Boober connection subject of Kiwanis talk

by Kevin Spangler

Groundcover Vendor #307

*Originally published July, 2017.*

The downtown Ann Arbor Kiwanis Club recently invited me to talk about my life and how I started Boober Tours. I shared how I was homeless and in and out of jail, addicted to drugs and alcohol, and that Groundcover News was a big contributor in helping me successfully recover. Groundcover offered me a position selling papers, and also presented many different kinds of workshops to help with personal and business development. I even brought United Way in to teach my Boober crew what I learned about financial management from those workshops.

I am beginning to see people change for the better around me. When I look at myself in the mirror I feel proud. For so many years I felt the opposite and battled thoughts of suicide for a long time.

I had a really nice commercial (view-

able on YouTube by searching Boober Tours) made of a virtual pedicab tour of Ann Arbor that I showed at Kiwanis. And now I'm seeing if my other sponsors are interested in having their businesses featured in a future virtual tour commercial.

As for the rest of my business update, I am down three pedicabs and am continuing to take parts off of them to do maintenance. I have ordered parts but still have not received them.

I now have expanded to the point where I need a manager, and the perfect one stepped up to the position. He is an incredible soul and has a lot of



Kevin's inspirational story of personal transformation and business entrepreneurship has rightfully attracted the attention of many local leaders and businesses.

life knowledge. This frees me up from spending eight hours a day fixing and maintaining the pedicabs. I will now be able to focus on branding, marketing and building the app to enhance access to Ann Arbor businesses and transpor-

tation services. The app is on its way, though the process is moving slower than I anticipated. All this is very exciting to be a part of. Thank you, Ann Arbor, for welcoming and encouraging me.

If you want to take control of your life, this is one of the best ways I have encountered. I challenge you to do the two-week Wim Hof Method breathing plan. People will start noticing changes in you and ask you what you are doing. Get the word out and share with as many people as possible!

breaths in and out. On the last breath blow all your air out and hold it out for as long as you can, then take a huge breath in and hold it as long as you can. That's one round. You might feel a little light-headed. Start with one round, and after a two-week period, work your way up to five rounds, twice a day. I suggest having a way to keep track of your progress.

The Wim Hof Method: take 25 heavy

I found this method because I got sick –

continued from page 10

more selfless and focusing on what you can do for the people around you will make your life more positive.

I always look to raise the vibration, and the Wim Hof Method is one of the best ways I have found. Following is a reprint from one of my earlier articles.



## Boober Tours expanding to Ypsi & how to make lifestyle changes

by Kevin Spangler  
Groundcover Vendor #307

*Originally published August, 2017.*

Now that summer is here, everyone is out and about business is booming. Boober Tours soon will be expanding to Ypsilanti, Mich., at the request of Mayor Amanda Edmonds. We have been expanding to other cities for special events. Thanks to Bank of Ann Arbor, we have been going to Birmingham and Plymouth.

We are looking for donors to sponsor a new pedicab to create more second-chance jobs for people in recovery. The cost is \$4,800 and along with creating this job. The donor will receive two years of advertising space on our pedicabs, valued at \$11,000.

I am well on my way to realizing my vision for Boober Tours, and it all started with lifestyle changes. I'd like to share again some tips on making changes in one's life. (I will use weight as an example because I used to weigh 300 pounds.) I have tried many fad diets and have failed. To be successful and accomplish your goals and vision for



The Boober Tours commercial building provides a space for Kevin's empowerment sessions as well as pedicab storage.

the future, I have found it necessary to go through more fundamental lifestyle changes. See my article about goals at

the bottom of page 9 for a four-step program that has worked well for me.

Boober Tours – the only way!

## Boober Tours miracles continue unfolding with a boost from United Way

by Kevin Spangler  
Groundcover Vendor #307

*Originally published July, 2017.*

The summer is going great for Boober! In last month's article, I mentioned that donors of \$5,000 toward another pedicab would receive two years of advertising, valued at \$12,000. United Way contacted me and ended up donating \$6,000. This is incredible!

I ordered the new cab but they take two months to make. Then I looked at my phone and saw on a social media website that a guy was selling four cabs that were barely used. Thanks to United Way's amazing budgeting class, I have been saving every cent for investing in Boober. With my savings, I was able to get two top-of-the-line cabs with all the bells and whistles, including all-weather canopies, plus one more thanks to the United Way donation.

Amazing doors are opening for Boober every day. I attribute these amazing things to changing my life around and

making one right decision after another with the focus in mind to helping to world on a massive scale. I have been growing at a perfect speed and soon these doors will open and Boober will grow at a speed that would sound like a dream to most companies. I will be breaking all barriers in the next three to seven years. The Boober app I'm creating is moving slower than anticipated but a door will soon open for all the hard work that has been put in during the last year-and-a-half.

In March, I got a loan of \$2,200 so I could buy an additional cab because I did not have enough cabs for all the advertising I had sold. I made the last payment this month so Boober Tours is debt-free.

I was originally look-

ing for investors to get this app off the ground. Nobody wanted to take a chance on me but I kept working. I kept focusing on my goals. My persistence is working. I constantly focus on what value can I add to myself, Boober and,

most importantly, the community by providing safe transport to locals and people from out of town. With these focuses in place I am working on making Ann Arbor more vibrant.



Kevin brings a sense of fun, as well as his obvious passion, to his booming pedicab business.

## My social media endeavor

by Elizabeth "Lit" Kurtz  
Groundcover Vendor #159

*Originally published April, 2017.*

It's been some time in the making but my YouTube Channel, entitled *As the Third World in North America Turns*, has launched. The miracle of the Community Television Network studios and its wonderful staff in Ann Arbor has been a tremendous force in helping it get off the ground. The channel features the programs of "Lit's Talk!" and "The Homeless Teacher." On "Lit's Talk!" I get an opportunity to flesh out some of my ideas and perspectives on stories in the news regarding the homeless community.

Secondly, there is the Homeless Teacher. She is a potentially wizened, no-nonsense educator forced to give her views on education from a street alley that she has imagined as her classroom. She is a former school teacher who has fallen through all the social safety nets and is now trying to survive and sell her educational wares on the street. I am so grateful that she is a fictional character and not my reality, although I am reminded everyday that she is who I could be on any day become.

When I was in college and friends used to suggest that I do a one-woman show, I was somewhat confused. Now I get it – and using social media to discuss the issues of homelessness makes it more rewarding. Having done only seri-

ous drama when I attended Eastern Michigan University, comedy was a new challenge, but I loved working to bring this character to life and am hoping to introduce more characters soon.

A couple of years back, Groundcover's publisher, Susan Beckett, invited me to attend a powerful performance where I witnessed a very talented woman bring characters to life. Her show revealed some real social justice issues and greatly influenced my work on this channel.

In addition to YouTube, I have a Facebook page that allows me to share my views using a 21st-century bent. It comes with advantages and peculiarities and there is seldom a dull moment. In spite of myself, I find days where I am enraged, comforted or succumb to tears from comments I receive.

The first comment on my Facebook page accused it of being a BS anti-immigrant Trojan Trump page. I knew immediately that it wasn't referring to my Bachelor of Science degree. And I was given more than one other opportunity to note the difference in how BS was being applied. I'm sure I haven't heard the last. It was so far from what I was expecting that I couldn't help but almost respond in kind, which I find is the wrong thing to do. I'm trying to commit myself to

never go down to the level of a troll, but remain constant to the message of my mission.

It is not about winning an argument, but making others aware of varying perspectives or engaging with people who might share similar sentiments. I certainly don't agree with everyone who posts on my page – some are much too extreme. This page also hopefully will bring awareness of ideas that are often hidden in the mainstream media. For example, there is a very real sentiment among many homeless citizens that we have been neglected in favor of immigration reform – a very real sentiment that is rarely touched upon in mainstream news media.

So I sincerely hope you will check me out on social media and feel free to engage on a constructive level that furthers the conversation about the homelessness crisis. I plan to come back and keep you updated on my progress as I move forward into this challenging and often unpredictable space called social media.

You can find me on YouTube by typing in "Elizabeth Kurtz." It's the profile with the globe.



All shows are also aired on Ann Arbor's Public Access Channel 17 at varying times.

## My writing workshop project – I'm compiling a book!

by Elizabeth "Lit" Kurtz  
Groundcover Vendor #159

*Originally published September, 2017.*

As we approach another school year, I am reflecting on the years that have passed since losing my job as a Detroit Public Schools teacher and slipping through all the social safety nets that would have kept me housed. Five years on, the trajectory of my life has changed, giving me an up-close-and-personal view of a different side of America.

Leaving Eastern Michigan teacher's college and heading east as a single parent in 1981, degree and son in tow, I felt that that I had accomplished all that it would take to keep my son and me safe and secure with a profession that I felt was recession-proof.

I would not have believed then that

corruption in school districts would sweep the nation, including the district where I was employed. I would not have fathomed that my two former principals would land in prison and that I would be living as a homeless person, adding to the growing statistics of those who have fallen into this crisis.

I could not have imagined that the pension I had planned to take care of me during my senior years would be spent over one winter while trying to survive in a hotel.

Yet here I am. Much of what has sustained me is writing for and selling Groundcover News, which is one of the international street newspapers designed to give those who have landed on the streets a source of income and a voice.

The Groundcover News experience has allowed me to vent my feelings in the face of incredible public apathy and the corresponding lack of hope that comes from living homeless in America. It has given me an opportunity to chronicle much of my journey, including a shift in a political perspective that is much more conservative than I would have ever imagined.

So, I am excited about the upcoming writing project intended to combine these essays into a collection that will be published in a book bearing the name of one of the essays written. I am further excited that it gives voice to the much-underrepresented voice of the street person.

This process would have been much more difficult were it not for the writer's workshop under the direction of

Madeline Diehl. Attending her classes allowed me to focus on publishing my book. Her model of meditation and spiritual healing through writing helps the writer to approach often painful topics through a method of meditation that makes the process less onerous.

Through this workshop I was also connected with writing coach and professional writer, Lisa Powers, who will be serving as my editor. Through her professional guidance, I expect to complete the book within the year.

To defray the costs needed to set aside the time needed to complete this project, pre-orders will be offered at a discounted price. Information about my upcoming book can be found at: <http://thirdworldinnorthamerica.weebly.com/out-here-pre-orders.html>.



## Signs of the times



by Elizabeth "Lit" Kurtz  
**Groundcover Vendor #159**

*Originally published May, 2015.*

Groundcover customers may have been surprised to see signs next to vendors, bearing the Groundcover News logo. This has been a wonderful addition and has certainly piqued the curiosity of the public. When my sign was first revealed, a customer stopped his car to buy a paper. Since then, I have gotten wonderful comments and I agree that it proffers more visibility and legitimacy to the uninformed. These signs are adaptable to our situations and allow us to conceal all of our belongings for a neater appearance.

I made my own reveal by officially launching my own website solely dedicated to Groundcover sales. Regular readers may have noticed that each of us has a number that indicates the

order in which we became vendors. My number is 159 and I have integrated it into my website: <http://gcv159lit.weebly.com>. With this website, I will be able to use social media to promote sales.

I am convinced that only by using 21st-century technology will we combat and obliterate homelessness. It is unconscionable that homelessness has lasted thus far into this century, but with any luck this may be changing. My step into social media has been lauded by many and it is my hope that other vendors will follow suit. For now, you can find my link as well as my vendor profile on the Groundcover website, [www.groundcovernews.org](http://www.groundcovernews.org), in the Vendor Profiles section. I am sure that your favorite vendor will be there soon, too.

It is inevitable that with our new signs and a further step into social media last month, we all stand a better chance to work our way back into housing – as this publication was designed to help accomplish. These are encouraging signs of the times.

by Elizabeth "Lit" Kurtz  
**Groundcover Vendor #159**

*Originally published July, 2017.*

In the din of online comments about a recent panhandler story that went viral, one important element about the panhandler was lost – his rights. In 2013, a federal judge declared panhandling to be a legal First Amendment right of free speech. Thus, standing and holding a sign to ask for donations crosses no legal lines.

This recent incident revealed once again that panhandling remains the subject of vitriolic controversy in our area and across the nation, with few people understanding the reasons or the rights of those who do panhandle. The unfavorable perception of this group of people remains constant, as evidenced by the sentiments expressed following the incident.

As the story goes, the individual who was panhandling did not accept an offer for a full-time job paying \$10 an hour. He not only turned it down, but remarked that he makes more through panhandling. This, in turn, caused the spurned employer to post a huge,

red cardboard sign in the open hood of a car facing the street discouraging people from giving to the person.

One online commenter exclaimed that she no longer gave to panhandlers due to the job opportunities she saw posted on any given day while driving. That comment reveals how people too often oversimplify the hiring process by suggesting that "Help Wanted" signs translate into jobs for the homeless.

The hard facts are that few employers are willing to tolerate an employee coming to work with huge backpacks, unshowered and hungry. The emotional state of someone in this type of living condition rarely lends itself to the focus needed for a job. Furthermore, criminal background checks and disabilities often exclude many people from entering the mainstream workforce.

What people also miss is that survival itself is a job, just as many of us have experienced that seeking employment when one is unemployed becomes a full-time occupation.

Everyone has the right to make a life in the manner which his or her circumstances dictate. But rather than accept the fact that the presence of so many

## Meeting Cindy Williams

by Elizabeth "Lit" Kurtz  
**Groundcover Vendor #159**

*Originally published September, 2015.*

Actress Cindy Williams was in town on a tour for her new book, *Shirley, I Jest*. Although I didn't have time to read it, her talk at the downtown library offered insight, which suggests it will be a good read.

My decision to attend was impromptu and solely based on another Groundcover vendor informing me of it just 15 minutes before it was about to occur. So we sat together in the crowded room, somewhat in awe of being in same room as the latter half of "Laverne and Shirley."

Plugging our street paper was our main goal and, almost as comical as the characters from the sitcom, we sat plotting scenarios of getting an interview and taking a picture with the star. I had no leftover funds from my daily sales, but since the other vendor works a second job, she bought the book which ensured us a place in line and a picture. (Truthfully, there is

little doubt in mind that Cindy Williams would have taken a picture with us anyway!)

But the highlight of the night was when I got a response to my question. The street paper concept has only been around in the United States since 1989, shortly after the TV series ended. I asked if the working girls, Laverne and Shirley, would have bought the street paper if it had been in Milwaukee at the time. The answer was a resounding yes, accompanied by Cindy Williams' own recollection as a little girl of buying a paper and pencils from an old black man in the town where she grew up. This reinforced my thoughts that not enough can be said for interaction with and respect for people from all walks of life and economic circumstances.

We cannot assume that one business has less value than another. Each has its role. Our short little chat confirmed that Williams has bought and read a street paper since leaving the show. I had little doubt that she had. The visit to Ann Arbor proved that she not only is a great comedian, but has excellent taste in reading!

panhandlers on our streets is only a reflection of a crisis in our society, we display mean-spirited contempt.

Despite the economic downturn within this past decade, it is clear that being homeless still makes one vulnerable to many of the worst practices recognizable from our not-so-distant past. We are the same country, for instance, that once hid people we deemed "mentally retarded" in attics because of our own fallibilities and sensitivities to their differences.

Every generation has its humanitarian and social justice challenges. At the beginning of this century we must not shirk from the responsibility that has been handed to us. We must recognize that homelessness has yet to be defeated, and work towards overcoming it – as we have with other problems that threatened to divide us.

Despite the existence of Groundcover News in Ann Arbor, there will always be people who will choose to panhandle. There will always be those who, on a long-term



## Meet Bridget Martin – freelance cosmetologist and Groundcover vendor

by Darryl Wallender  
**Groundcover Vendor #235**

*Originally published January, 2016.*

Bridget Martin, Groundcover Vendor #236, has lived in Ann Arbor for about a year now. A licensed cosmetologist, she first came to Ann Arbor for a job at Zoey and Joey Studio. Zoey and Joey is a salon that specializes in haircuts for kids. Recently she was at Great Clips but has decided to set out on her own.

While building a clientele and getting on her feet, she has also started selling Groundcover News. She enjoys the freedom of being a Groundcover vendor and enjoys the people that she meets. That is what she loves the most – talking to people she meets on the streets.

You meet so many types of people and hear so many amazing stories. People from all walks of life get the paper. It's heart-warming in so many ways. A lot of people buy the paper two or three times a month just because they know it is a good cause.

Still, Bridget's true passion is doing hair.



**Groundcover vendor Bridget Martin cutting the hair of fellow-vendor Timothy S. at the daytime warming center.**

Even as a child she would cut and style her doll's hair. The poor family dog was even practiced on from time to time when she was young. You will often catch her standing in front of one of the many salons or barber shops around town watching a haircut being done. She always says you never stop learning new techniques.

Bridget believes that a fresh, new cut and style not only changes the appearance of a client; it also helps to build a person's self-esteem. She feels that it works both ways because every time she gives someone a haircut, her self-esteem raises up a notch just knowing that she made someone else feel better

about themselves. It makes her heart smile.

"A haircut can do so many things for a person. It makes you feel better about yourself. It makes you look and feel more put together," Bridget says.

Bridget will be giving free haircuts to the homeless or anyone who can't afford it at the daytime warming center throughout the winter. A lot of people might not think a haircut would do much for a homeless person. But Bridget says this is her way of giving back because so many people in Ann Arbor have helped her since she has moved here. Giving a homeless person a haircut could help them get a job or just make them feel good about the way they look. If that is the case, then she has accomplished her goal.

Bridget's plans for the future are to strengthen and widen her clientele for both hairstyling and Groundcover. She is currently offering at-home haircuts for people or families that can't or don't have the time to get out.

## From Cuba to Ann Arbor, Groundcover vendor Roberto Caballero is always on the move

by Susan Beckett

*Originally published December, 2016.*

Roberto I. Caballero, Vendor #347, is not afraid to strike out for new places – by foot, helicopter or boat. Nor does he hesitate to ask questions. That is how he made his way from Cuba to Ann Arbor, with many stops along the way.

He has been in Ann Arbor since July. He started selling Groundcover News after encountering long-time Groundcover volunteer Sandy Schmoker at the St. Andrew's breakfast where she was selling papers to existing vendors and encouraging those looking for work to give Groundcover News a try. Roberto has since become a fixture at the corner of Main and Washington where he sells Groundcover approximately 10 hours each day. When it opens, he comes to the Groundcover office for a cup of coffee and to restock his supply of papers and bumper stickers.

Sometimes he takes breaks for a meal at the Delonis Center or local restaurant where Spanish is spoken, or to visit the PORT outpost of Community Services



**Roberto fashioned a bike trailer from a golf handcart to carry his possessions until he can secure housing.**

and Treatment Support to work on restoring his identity papers and regaining his green card. Roberto is proud that he has worked his whole life and is anxious to be able to pursue broader employment opportunities again. In the meantime, he is grateful to have money in his pocket, a bike and a bike-trailer he fashioned from a golf pull-cart on

which he carries his bedding and belongings.

Roberto left Cuba 1980 when he was 21 years old. There was a rare opportunity to leave Cuba in April of 1980 as a downturn in the economy caused widespread discontent. When 10,000 Cubans took refuge in the Peruvian embassy and asked for asylum, Fidel

Castro responded by saying that anyone who wanted to could leave. Roberto was one of the 125,000 who jumped at the opportunity for a better life and came to the United States as part of the Mariel boatlift. His brother was among those who left Cuba for Peru. Their sister had already emigrated to the United States, thanks to a lucky lottery win.

After Roberto's boat landed in Miami, he was flown to Fort Chaffee, Arkansas, one of four centers where the refugees without Miami-area relatives were placed until a sponsor could be found for them. One year later, Roberto was returned to Miami where he had been sponsored by the Catholic Church. They helped him find a place to stay and a job as a field hand, picking tomatoes and oranges at minimum wage. About eight months later, he found a better job as a construction laborer.

Looking for a better life, he used his savings to travel to Chicago where he has an uncle. Dismayed by the winter weather, he then tried Rochester, New York where his sister had settled, unaware that it is also a northern city. His

see ROBERTO, page 16



# Roberto on the move

continued from page 15

next stop was Las Vegas, Nevada where he worked as a dishwasher in a casino for about a year. Towards the end of that time, while he was in the parking lot on a break, he met Delores, a Mexican-American woman vacationing from Arizona. They chatted in Spanish and hit it off. They kept in touch by phone and Roberto eventually moved to Guadalupe, Arizona at her invitation.

They married and had a daughter, Kitt, and Roberto eventually opened his own landscaping business. After 26 years and three hernia operations, the economic downturn destroyed the business and Roberto and his wife grew apart. Feeling the need to be on his own again, Roberto left. He stayed in Idaho with his brother (who had relocated from Peru) for a little while then he hopped a bus to Spokane, Washington. The Salvation Army helped him settle

there and arranged for another hernia operation. Two years later, Roberto was on the move again.

He once again visited his uncle in Chicago, then traveled back to Miami and on to Orlando where he worked for a year as an apartment maintenance man. He returned to Chicago by train, via Miami, and his wallet was taken while he slept on the train. He found himself out of money and unable to find work, largely because his green card had been in his wallet.

A Mexican-American he met told him of a work opportunity in Griffin, Indiana, so Roberto set off on foot for the 300-mile walk to Griffin. He worked the three-month construction job there and then started walking east looking for more work. Nearly 200 miles later, he found a shelter in Jackson, Michigan. People at the shelter advised Roberto to go the Immigration and Naturalization

Service (INS) office in Battle Creek to get his green card restored.

He walked the 50 miles there only to discover that Battle Creek had a Homeland Security office, not INS. Homeland Security redirected him to the INS office in Detroit. Roberto walked back to Jackson where someone mentioned that the best place in Michigan was Ann Arbor, and it was on the way to Detroit. Roberto made the relatively short walk of 36 miles to Ann Arbor. He arrived in July, one month after leaving Griffin.

Asking around, he found his way to the Delonis Center and learned there about the daily breakfasts at St. Andrew's Episcopal Church. One Tuesday morning as he breakfasted there, he conversed with Groundcover News volunteer Sandy Schmoker, who was selling papers to existing vendors. She gave him information about becoming a Groundcover vendor himself. He

quickly embraced the self-employment opportunity.

Roberto recently got his driver's license and several other pieces of identification from Arizona and will soon travel to Detroit for an interview with the INS. Although he wouldn't hesitate to walk, thanks to the sales he's made to his Groundcover customers he has the seven dollars to take the bus or 11 dollars to take the train.

Throughout his journey, Roberto has kept in touch with his family and sent money back to Arizona.

"I left my old lady but not my daughter and grandsons," Roberto says frequently.

While he muses that he might settle in Ann Arbor permanently, he might yet find himself pulled toward family again.

# Why I am attending the International Street Newspaper Conference



by Joe Woods  
Groundcover  
Vendor #103

Originally published June, 2015.

I would like to go to the International Street News Paper conference this June [2015] for educational and network-

ing purposes. Being in the sales field, you're never too experienced to learn new sales techniques. It is always good to keep up with what's new, what may need improvement, and just general ideas in competition.

The conference would give me a chance to see this business on a bigger level. Being in sales you have to be prepared and ready when opportunity knocks. Being at this conference will benefit me because I will be getting knowl-

edge and ideas from other non-profit owners, which could possibly benefit Groundcover News, as well as more sales techniques which I could apply for

myself and use to coach other vendors to increase their sales and, consequently, those of Groundcover News.

# Miriam fulfills promise, starts writing



by Miriam Lindsay  
Groundcover  
Vendor #6

Originally published August, 2015.

I'd like to start by saying hello to all of our dedicated Groundcover News paper readers. My name is Miriam Lindsey. I am Vendor #6. I get asked often by supporters of our news paper, "Do you ever write for Groundcover News?"

And I answer, "Yes, only once."

That article was called "Miriam Lindsey Takes on Social Security." My next article was supposed to be about the outcome of my Social Security case, pending since 2009. I just got the good news that the case was decided in my favor and the settlement should move forward next month!

Meantime, I haven't thought much about what else to write about, but I've told some of our supporters that I'd start writing articles. So, here I go!

First, I can truly thank Groundcover News for showing me a way out of the

Delonis Shelter. I've never had to return. When Susan Beckett published the first Groundcover paper, I received my first donations. I am all of what Groundcover is meant to stand for, all of what Susan Beckett had in her heart and on her mind when Groundcover News was born.

I have epilepsy, I am legally blind, I suffer from mood swings. I grew up in different state hospitals from age 10 to 18, with very little education. Like I said, I am the perfect representation of what Groundcover News paper is all about.

When I was 64, my granddaughters gave me their dog as a birthday gift. His name is Rosco - he is also known as Vendor #6½. Rosco does a very good job making people laugh and putting smiles on their faces. Some even stop to make a donation and get a paper.

Groundcover News: News and Solutions from the Ground Up is a good thing. Please do not feel sorry for me, because God is great. I'd rather you take from my article that selling Groundcover News is a job to some vendors like myself - Vendor #6...

# Kung Fu Panda, Vendor #279 - Cindy's hidden talents come forth

by Pauline Burnat  
Groundcover Vendor #351

Originally published May, 2017.

Who knew that Cindy, who has a black belt in karate, is also an artist?

In her humbleness, and because of her struggle to survive as an independent free spirit (as all artists want and need to be), she is not able to afford her art materials of canvases, paint brushes and acrylic paint, which is the technique she feels most comfortable with. Also, when she was homeless, she had no place to draw and paint.

Recently, Cindy transitioned into a one-bedroom apartment. She surprised everyone at Groundcover News one day when she brought in a huge wall map she made of downtown Ann Arbor to help Groundcover vendors know the downtown better. This map, even though roughly done (for time's sake and for lack of proper space), had to have taken many days to make.

Cindy is a North American Indian, and



Cindy, a.k.a. "Kung Fu Panda," shows off her art with fellow vendor, Pauline.

her Indian heritage is very obvious in the brightly-colored designing ways of her paintings. I saw Cindy at the bus stop recently, and she was so happy that someone had given her a very good-quality paint brush.

Cindy is struggling and wants to paint, but cannot afford the materials. Quality

art supplies are very expensive, and she also needs to eat good, nutritious food so her creative abilities in her brain can come forth. She may not think so, but I say she needs nutritional supplements and organic food, also. (Despite what doctors say against nutritional healing, I know for a fact it works because it

# Pauline launching personal shopper business

by Pauline Burnat  
Groundcover Vendor #351

Originally published August, 2017.

Greetings of peace and happiness to you. My name is Pauline and I sell Groundcover News. Many people have told me I have a good sense of fashion (even though most of my clothes come from the second-hand stores and my size is hard to find there). Recently two people I highly respect told me I should be a professional shopper for people. So this is why I'm writing this article: I'm hoping to start my own business which will enable me to get a home and the necessities I need and to be able to help others. I'm a very careful shopper who checks for quality, safe ingredients, freshness and price.

I have trouble getting a job because I have a paralyzed left arm, from polio at age three. I'm 68, and because of numerous head injuries as a child and an adult I'm a slow learner and do not understand computers, smart phones and the internet: I sell Groundcover because it's a job I can do - shopping too! Thanks to a Christian family that picked me up hitchhiking last year, I

have a vehicle I can sleep in. Before they helped me, I was sleeping during the daytime (I was too afraid to sleep at night) on grass, cement or in chairs. They bought a wrecked van at an auction for \$550 and fixed it up for me.

If you are too busy or unable to shop for yourselves please give me a chance to be your personal shopper. I would greatly appreciate the opportunity to try to start a new career as a professional shopper. Most of my clothes come from the second-hand store and most of my jeans were only one dollar on the days they had sales.

Some of the jeans I wear are too big so I let them hang on my hips and hide it with tunic tops. I have trouble finding tops for me at second-hand stores though because I like long sleeves to hide my paralyzed arm and prefer tunic-type tops. Please take these factors into consideration when you see what I wear, because I could be dressed better if I could afford to shop in a regular store.

I would like to take this opportunity to thank all the kind-hearted people who have bought Groundcover newspapers

from me. I am very, very grateful. My wishes for all the kind people who helped me are for good health, happiness, wisdom, truth and great prosperity. Thank you extremely much, take carefulness as one of your guards. Be safe in every way and may you know The Truth that will set you free from every form of evil so you, free, will not end up suffering like me.

If you are interested in having Pauline shop for you, talk with her about it when you see her around town selling Groundcover.



Compliments on Pauline's great eye for bargains and fashion have encouraged her to try a career as a personal shopper.



## Building your business by living your dream – the holistic business model

by Angie Martell

Groundcover Contributor

Originally published December, 2015.

Clients often ask me what they need to know before they start a business. Other clients ask me what they need to know in order to stay in business. More and more, people are venturing out and starting their own businesses, from baking cupcakes to providing consultant services. It is estimated that one million U.S. workers have gone to work for themselves since February 2015, according to recent survey results from the U.S. Department of Labor.

As a holistic attorney and a co-owner of a farm and creamery (Fluffy Bottom Farms in Chelsea, Mich.), I know all-too-well how complicated it can be to run a business. We business owners put our love and vision into our business and envision and dream of its potential. However, the amount of time and money we spend should be in alignment with transformative experiences that lead to customer satisfaction and, ultimately, our success. Too often we remain stuck, paralyzed, unable to move forward – constrained by our own resistance or our perceived limitations. So whether you are forming a new business or have a business already, it's important to explore how we do business by keeping the following steps and foundation in mind.

### Key steps in building a holistic business

Create the vision of what you want. Determine the legal structure you want. Make a business plan. Identify your market. Know your client base. Do your homework regarding what you need to get started or, if you are already in business, review what has been working and what has not and look at why. A good starting source is the U.S. Small Business Administration website: [sba.gov](http://sba.gov).

Determine costs and budget for your business. Consider the entire organization of your business in its processes, policies and employee relationships as opposed to focusing on just specific components. What is working and what isn't working? Set up a good support system.

Remove old mindsets that do not serve

you. Half the battle in maintaining good business practices is removing the resistance you put up. Develop new mindsets and beliefs about your business and your role within your company. Have faith that you can do it.

Learn to adapt and delegate. Failure to adapt and delegate is one of the most common reasons why businesses do not stay in business and owners suffer from burnout.

Find balance between work and life. As holistic entrepreneurs, we embrace our love life, family, work and spirituality in everything we do. The conscious realization of our values guides how we create and maintain our businesses. You must love what you do to succeed.

### Key structures for a proper business foundation

**Legal** – Minimizing potential liability and risk means getting your legal ducks in a row. A business owner needs to explore what legal requirements are needed for his or her business. If you are starting a new business, it's about exploring what is the best business structure for you (e.g., LLC, Partnership, S Corporation, C Corporation, Sole Proprietorship).

To avoid and minimize legal risks, it is imperative to identify the issues your business faces, assess risks, form a plan to address these risks or problems, implement that plan, and look at the legal requirements for your business. What are risk areas in your business – employee training, compliance and safety standards, human resource issues, dispute resolution procedures, insurance, liability waivers? How do you protect your brand?

Legal Enlightenment means using website disclaimers, terms and conditions, and privacy policies, effective client agreements, analyzing tax and insurance issues, as well as reviewing the requirements for online programs and products. To manage your risk you must also address management and professional liability issues such as failure to adequately investigate claims that come to your attention, failure to provide a service, breach of duty, defamation, negligence, misrepresentation, and mismanagement. You must also address asset protection such as

threats to individual or business wealth from contract creditors, consumer and bank debt, joint and several partnership liabilities, and litigation.

**Financial** – Seek advice from an accountant regarding taxes and potential audits. Analyze your record-keeping system and fee structures, as well as possibly delegating the responsibility of these duties.

**Records Management** – How are your records kept? Are you compliant with confidentiality requirements (for example, HIPPA requirements as well as protection of Confidential Client information, especially if kept in the cloud)? What procedures must be followed day-to-day to ensure security and regulatory compliance?

**Customer Relations** – Building lasting business relationships are as important as your brand. If you have poor customer relations you will not be in business long. Make sure you have effective contracts. Contracts are often relationship-building tools with customers, vendors and employees. A well-drafted contract can help business owners manage risk, avoid unnecessary disputes, limit liability and avoid unintended legal obligations. Developing a problem-solving

methodology is crucial to a business's well-being.

### The holistic perspective – a mindset of working smarter, not harder

All businesses need a check-up – that is, a periodic assessment of what is working and what isn't, and what changes may be needed. Often, part of the problem business owners face is that they have allowed their fears and or resistances to overwhelm them and prevent them from finding sustainable solutions and seeing possible opportunities.

When we create holistic and sustainable business strategies, we can develop entirely new mindsets and beliefs about our companies and our roles within them. We learn to work smarter, not harder. It means that, as business owners, we learn to communicate and connect differently to reach our goals while empowering ourselves to more fully understand the ins and outs of the product or service that we are offering. Then we can focus on sustainably serving our markets instead of the stock market, and reconnect our company successes with social progress – because isn't that why we all became involved in business in the first place?



## IGLESIA MARTELL

Law Firm, PLLC

Practicing From The Heart.

**Angie Martell, Partner**

Experienced attorney and mediator with  
over 23 years of legal experience.

**Specializes in:**  
Divorce & Family Law • Criminal Defense  
Estate Planning & Elder Law • LGBT Issues  
Mediation • Civil Litigation • Civil Rights  
Workers' Compensation • Business Law  
Litigation • Employee Rights



117 N. First St., Suite 111, Ann Arbor, MI 48104  
[www.Iglesiamartell.com](http://www.Iglesiamartell.com) (734) 369-2331

**Free 30 min. Consultation  
with this Ad**

## Benbo: healthy food and economic empowerment

by Elizabeth “Lit” Kurtz

Groundcover Vendor # 159

Originally published April, 2016.

I often marvel at young people rushing to class, passing the crisis of homelessness on their way. Despite the enormity of the crisis, no educational centers of higher learning seem to grasp their role in providing the educational tools to end it. From elementary through post-graduate education, the current curricula prance around the crisis of homelessness showing little concern for or awareness of its depth.

This may soon change due to the efforts of a trio of University of Michigan students who took on the subject of homelessness during a recent campus competition. Innovation in Action is an annual event put on by the School of Public Health. It brings together some of the brightest, intellectual young minds of our times and provides access to tools to realize their passions for social change.

Inspired by Groundcover News' model of empowerment, these three students from diverse disciplines came together to bring to life a food product which would not only serve the public healthy meals, but empower those experiencing homelessness. Team members included: master's candidate in Health Administration Quan Pham; Minhee Choi, master's Candidate in the School of Social Work; and Lawrence Yong from the School of Information. Their energy was unparalleled by any I have seen during my entire stint of homelessness.

The concept of their design, benbo lunch, is to combine the elements of social change with the purchase of a healthy, convenient meal. Borrowed from the Japanese style bento boxes, the name of their product is an abbreviation of bento and box. Hence, the name *benbo*. As Quan Pham stressed to me, the concept behind it is to make people feel good about purchasing an item that is tasty and healthy while at the same time having a social impact. The message that accompanies the benbo lunch is concise and appealing: *eat good. feel good. benbo*.

I was honored to be chosen to participate in the pilot phase, demonstrating how the benbo lunch system will work. The team's five months of research and market analysis combined with painstaking preparation was clearly evident. This allowed me to fit seamlessly into their design model. A pre-sales survey revealed that future customers would enjoy the product if the elements of



(Left to right) U-M students Quan Pham, Lawrence Yong, Groundcover vendor Lit Kurtz and U-M student Minhee Choi demonstrated that unhoused people could prepare and sell healthy meals as a business.

cleanliness, trustworthiness and friendliness were in place.

For two days, I prepped food in a professional kitchen. And for two days, I sold the benbo lunches to students and faculty near the South University side of the Diag. Even with a slight increase in the number of boxes available on the second day, the benbo lunches sold out in under two hours on both days.

**Day 1:** This first market test was to determine if the benbo lunches would sell at a set price of \$6.00. Result: all 30 lunches sold out in under two hours.

**Day 2:** The benbo lunches sold for whatever the customer wanted to pay. Result: all 42 boxes sold in under two hours, but with an increase in profit and in total lunches sold on the second day.

Along with the delicious arrangement of organic dumplings, edamame beans, teriyaki chicken, and tofu stir-fry, each customer was asked to participate in an online survey. The online survey responses revealed that:

- people were unfazed by an interaction with a homeless individual
- many were unaware that there was a homeless individual selling
- the food was delicious and they would purchase again
- the average price recommended through the survey was \$8.00

I attended the competition along with Team Benbo and waited with nervous anticipation to see if they would make it to the final round. As the last team name was called out, it was evident that Team Benbo would not continue on. It was heart-wrenching to accept that the crestfallen group would walk away with

nothing tangible to show for their five months of effort.

There were 12 teams in all and the three that won presented state-of-the-art solutions to problems that might otherwise not be addressed. The result was no less than awe-inspiring.

First Place and the Audience Choice Award went to Team FreshFridge, which presented a mobile app that allows consumers to accurately track the foods in the fridge and their expiration dates. I got the sense that it will work intuitively with our refrigerators to save the 40 percent of food that we toss out.

Team Confluence Health took second place with an app that will help ease the burden of Community Health Workers by allowing better communication and coordination between these health providers and physicians. The impact of such an app will ultimately lead to time and cost savings and improved health care, especially for vulnerable populations.

Third Place went to Team Ditto. As the clever name suggests, it connects people who are dealing with the same (often invisible) illnesses. Their app takes the guesswork out of finding a support network of people who have the same struggles.

As the event neared its close and the top teams took to the stage to take their award money, Team Benbo and the other remaining teams were adjusting bravely to their defeat. I prepared myself for the closing remarks. I could still sense disappointment. I knew there were lingering questions: *What should we have done differently? How could I help answer the myriad questions that inevitably would follow their loss?*

Almost intuitively, the speaker helped put meaning behind the feelings of consolation that I desperately needed to give at that moment. One word in particular caught my attention so that I actually stopped and listened intently to the remainder of the program. As if his prepared remarks were tailor-made for Team Benbo, he offered advice that was all-too-poignant and relevant. Yes, I heard correctly. He used the word *subversive*. He reminded the small audience that creativity and originality often means that one often has to be subversive.

That one must often be subversive in forging new paths of creativity and originality defined Team Benbo. While their able competitors clearly helped improve on existing areas of concern, and will undoubtedly bring valuable innovations to current mainstream issues, homelessness still remains a largely uncharted path. Perhaps without being aware, this team had dared to be subversive. To stretch the limitations of what defines public health. To dream that their idea would have impact on our world, on future generations.

As they walked away, I could still sense their disappointment. Had they won, they had plans to getting the first two lunch carts up and going over the summer. They had dreamed how these GPS-tracked carts would eventually be a part of our daily lives, just as Groundcover is... how they would branch out to other cities who sell street papers, using the street paper concept as a path to “market entry.”

I, for one, have hope that their dream will not be lost; that they will continue to pitch their plan to more and more people. Not only would such a business help people such as me, but it begins to open diverse empowerment opportunities for those who struggle through homelessness.

In the end I felt blessed to have given witness to such an event. I was honored that they used me as their model. I walked away with a new sense of hope that all is not lost and that young adults who are preparing to take over the reins of our society have the vision combined with the aptitude to bring viable solutions to a crisis that many seem to have forgotten.

With the ingenuity and passion of bright minds such as these, I have no doubt that in the very near future, we may witness the following conversation: Homelessness? Sure. There's an app for that.





## Ode to a Music Teacher: Estar Cohen

by Eddy Powell  
Groundcover Vendor #32

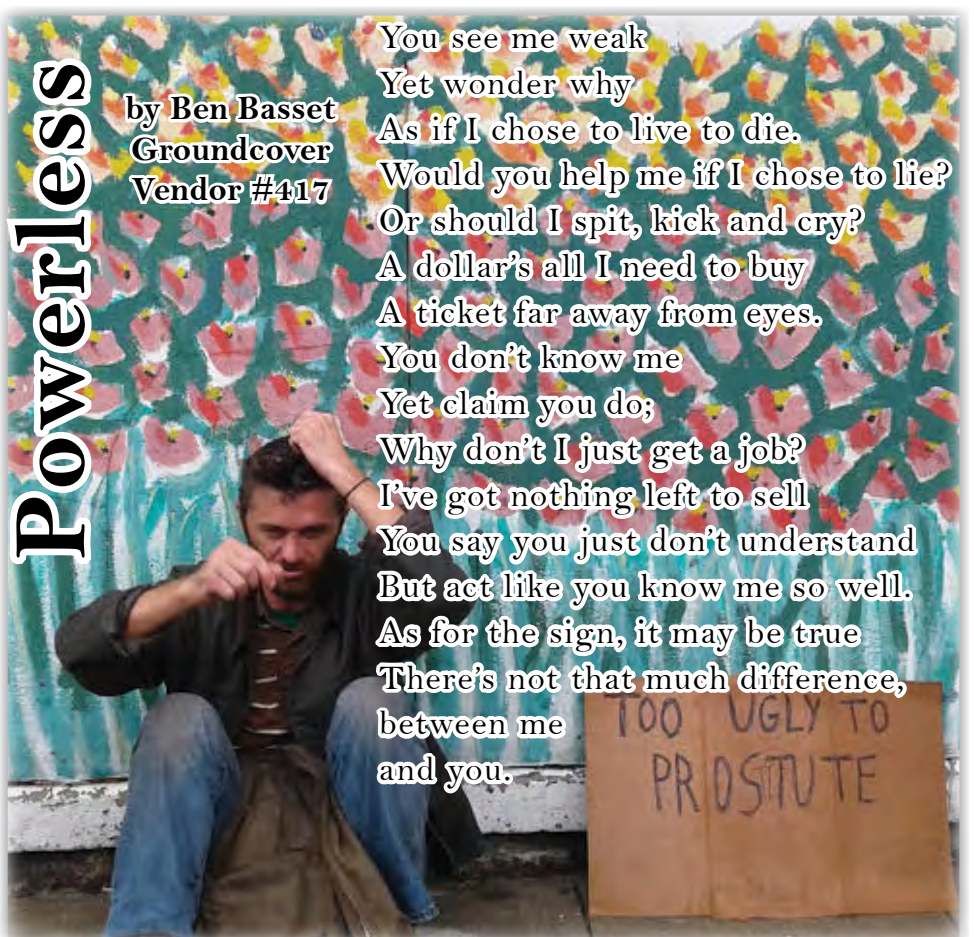
Estar is doing a great job,  
I'm not saying I wasn't always good  
I could always sing but she fueled my potential,  
She's a great person,  
She helped me clear up the places where I needed help,  
You know what I'm saying.

She's helped me interact better with people on the street,  
Seen my fees go up a lot, \$75 to \$175 in a week,  
I've got to widen, open up more,  
You know what I'm saying.

I'm learning "Only One" by Sam Smith  
Because it's really, really pretty.  
I spent two hours on YouTube just learning the chords,  
You know what I'm saying.  
YouTube is good with instructions too,  
I have to pause and go back  
It gives me experience to knock out everything else,  
You know what I'm saying.

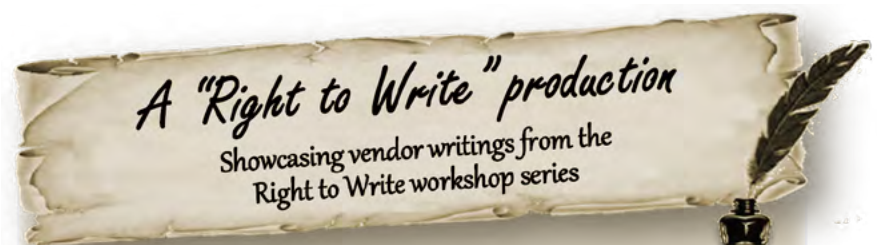
She plays piano too,  
I've really got to give her credit.

She's very warm and patient, gentle, understanding and loving,  
Because of that I've grown enormously,  
She's such a quality person you can't put a stamp on it  
I'm not saying I wasn't always good  
But I'm so much better now.



by Ben Basset  
Groundcover  
Vendor #417

You see me weak  
Yet wonder why  
As if I chose to live to die.  
Would you help me if I chose to lie?  
Or should I spit, kick and cry?  
A dollar's all I need to buy  
A ticket far away from eyes.  
You don't know me  
Yet claim you do;  
Why don't I just get a job?  
I've got nothing left to sell  
You say you just don't understand  
But act like you know me so well.  
As for the sign, it may be true  
There's not that much difference,  
between me  
and you.



## Looking for a Way Back to the Motherland

by Matthew White  
Groundcover Vendor #324

**Yo yo the ice cream man  
has a plan  
to get rich off the  
white man land.**

**Think about all the good times  
when a man had a couple grand.**

**Looking for a way back  
to the Motherland.**

**I'm just a man with a broken heart  
trying to get a head start  
to keep on moving.  
Life is good from the bottom.  
Gotta come up with new plans.  
Chilling watching time pass.**